IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

DEC 0 8 2005

In Papplication of: Weller et al.

Attorney Docket No.: VISAP064

Application No.: 09/842313

Examiner: REAGAN, James A.

Filed: April 24, 2001

Group: 3621

Title: ONLINE PAYER AUTHENTICATION

SERVICE

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the U.S. Postal Service with sufficient postage as first-class mail on this day December 05, 2005 in an envelope addressed to the Commissioner for Patents, P.O. Box 1450 Alexandria, VA 22313-1450.

Signed:

Ann Lowe

REPLY C

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated August 3, 2005, a response to which is due December 5, 2005 with a one-month extension of time (since the 3rd of December is a Saturday), please enter the following amendments and remarks:

12/08/2005 HDESTA1 00000018 09842313

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